

| Account Type | Dividend Rates | Annual Percentage Yield |
|--|----------------|-------------------------|
| Regular Shares | .09% | .09% |
| Club Accounts | .05% | .05% |
| Interest Checking | .08% | .08% |
| Business Checking | .05% | .05% |
| Kids & Teen Club: <i>first \$500</i> <i>Balance above \$500</i> | .25% .09% | .25% .09% |
| Money Market | | |
| \$2,500 to \$35,000 | .09% | .09% |
| \$35,001 to \$50,000 | .12% | .12% |
| \$50,001 to \$75,000 | .15% | .15% |
| \$75,001 & above | .20% | .20% |
| IRA Shares | .40% | .40% |

CERTIFICATE ACCOUNTS

| Term in Days | Dividend Rates | APY | Min. Opening Balance |
|--------------|----------------|-------|----------------------|
| 31 to 90 | N/A | N/A | N/A |
| 91 to 180 | .15% | .15% | \$1000 |
| 181 to 365 | .20% | .20% | \$1000 |
| 366 to 730 | .35% | .35% | \$500 |
| 731 to 1095 | .50% | .50% | \$500 |
| 1096 to 1460 | .75% | .75% | \$500 |
| 1461 to 1825 | 1.00% | 1.01% | \$500 |

BUMP CERTIFICATE

Member may bump the rate ONE time to the current market rate - the new rate remains for the maturity which is based on the original certificate term.

| | | | |
|--------------|------|------|--------|
| 731 to 1095 | .40% | .40% | \$2500 |
| 1096 to 1460 | .65% | .65% | \$2500 |
| 1461 to 1825 | .90% | .90% | \$2500 |

IRA CERTIFICATE ACCOUNTS

| Term in Days | Dividend Rates | APY | Min. Opening Balance |
|--------------|----------------|-------|----------------------|
| 31 to 90 | N/A | N/A | N/A |
| 91 to 180 | .20% | .20% | \$1000 |
| 181 to 365 | .30% | .30% | \$1000 |
| 366 to 730 | .45% | .45% | \$500 |
| 731 to 1095 | .60% | .60% | \$500 |
| 1096 to 1460 | .95% | .95% | \$500 |
| 1461 to 1825 | 1.10% | 1.11% | \$500 |

*All rates are subject to change at anytime. Account fees may reduce earnings. For Certificate Accounts, there is a penalty for early withdrawal of principal.

Speak to a representative for applicable fees and terms or call 503.239.5336 or 800.982.2974 or visit www.OregoniansCU.com for more

